Sl.No. State/UT	Grant-in-aid released during the years		
	1996-97	1997-98	1998-99
31. Lakshadweep	—	—	—
32. Pondicherry	—	—	—
TOTAL	300.00	431.10	1195.00

Credit flow to the Minorities from NMDFC

599. SHRI K. RAHMAN KHAN: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) how much funds have been provided by the National Minorities Development and Financial Corporation to Karnataka, so far;

(b) what is the credit flow to the minorities from the banks under the schemes of the National Minorities Development and Finance Corporation in the country, State-wise; and

(c) whether Government are aware that the banks are not funding the schemes of the Corporation; and

(d) if so, the steps Government propose to take to ensure that there is proper credit flow to the minorities?

THE MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRIMATI MANEKA GANDHI): (a) Till 30.11.99, National Minorities Development and Finance Corporation (NMDFC) has disbursed an amount of Rs. 1551.79 lakhs to Karnataka.

(b) Banks are generally involved in NMDFC's Margin Money Scheme. In his scheme, the Banks contribution is normally of the order of 60% of the unit cost. NMDFC contributes 25%, while the SCA and beneficiary contribute 10% and 5% respectively. The States of Andhra Pradesh, Himachal Pradesh and Karnataka have implemented Margin Money Scheme of NMDFC so far and the

extent of credit flow from the NMDFC and Banks in each of these States is given as under:—

State	NMDFC share (Rs. lakhs)	Estimated control of banks (Rs, lakhs)
Andhra Pradesh	264.77	635.44
Himachal Pradesh	4.73	18.55
Karnataka	277.09	665.01
TOTAL	546.59	1319.11

(c) and (d) NMDFC has not received such specific reference of non-participation of Banks in NMDFC schemes so far. Since the direct financing scheme of NMDFC ensures quick and easy flow of credit, the beneficiaries prefer direct finance scheme over the Margin Money Scheme.

With a view to achieve more credit flow to minorities through Banks, Reserve Bank of India was approached for issue of instructions to all the Banks to participate in the Margin Money Scheme of NMDFC. Such instructions have since been issued by RBI to all the Banks.

National Policy for Elderly Persons

600. SHRI P. PRABHAKAR REDDY: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state;

(a) whether the year 1999 has been declared as the 'International Year' for elderly persons, by the United Nations;

(b) if so, whether a National policy addressing to the old age problems, like financial security, health care, protection of life and security has been declared by Government in relation to the old persons in India;